



State of Utah

JON M. HUNTSMAN, JR.
Governor

GARY R. HERBERT
Lieutenant Governor

Department of Administrative Services

KIMBERLY K. HOOD
Executive Director

Division of Risk Management
ROGER LIVINGSTON
Director

MEMORANDUM

TO: School District and Charter School Business Administrators

FROM: Roger Livingston, Director, Division of Risk Management

RE: Insuring playground equipment

DATE: October 1, 2008

Dear Business Administrator:

Some of our school districts have raised a concern about the exclusion of playground equipment from standard Risk coverage. This exclusion appears under the Property Policy, Exclusion Clause, B.22. ("Goals, goal posts, standards, and recreational, athletic and playground equipment outside of buildings.") I appreciate receiving this input, and I am therefore amending our policy to provide the coverage as districts and charter schools may elect, I am amending the policy to provide coverage for these items other than goals and goal posts as follows:

The exclusionary language will be modified to state "*Goals, goal posts, standards, and recreational, athletic and playground equipment outside of buildings unless a prior agreement has been made to cover an object and a premium was paid. Upon agreement, recreational, athletic and playground equipment outside of buildings, other than goals, goal posts and standards will be covered at actual cash value.*"

This is consistent with another change we previously made in response to concerns raised by insureds. Statuary displayed outside buildings (Perils Excluded, 2) is now covered if a prior agreement has been made to cover the object and a premium was paid. This is also similar to the coverage offered insuring artificial turf athletic fields at actual cash value.

We at State Risk hope this is a win/win situation for all of our customers since the optional coverage is purely voluntary. Only those entities that desire this optional coverage will pay the additional premium.

If you have questions about this, please feel welcome to contact me or others you work with at Risk Management. If you desire to obtain the coverage for specific items, please submit a list of the items and their value to Brian Spencer at Risk Management.